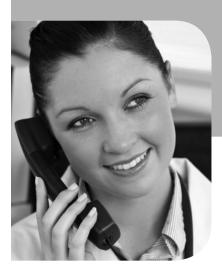


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Get help online ... or on the phone

At MyHumana, you can:

- View and print your Humana claims
- View and print your plan certificate and a summary of your plan benefits
- Visit Condition Centers to explore symptoms, treatments, and tests; track your condition; and print reports to discuss with your doctor
- Take a health assessment and print the results to share with your doctor
- Create your own health record, including family history, shots, allergies, and medicines
- Order ID cards
- Save money on medicines and other health and wellness products with the Savings Center
- Use Planning Tools to track spending and see costs for a procedure

For more information, visit **Humana.com**. Click "Register" on the left of the page and follow the instructions.

Health concerns? Give HumanaFirst® a call.

Free 24-hour health information, guidance, and support 1-800-622-9529

Nurses are available around the clock for your medical concerns. These nurses can help you know if you should go to the ER or tell you how to change a bandage.

You also can call for other health planning and support. Nurses can connect you with programs designed to help you lose weight or quit smoking. They can help you find out about a newly diagnosed condition or find other support programs for your situation.

Keep this card handy – or call the Nurse Advice Line number on the back of your Humana ID card.



HumanaFirst® Nurse Advice Line

When faced with health questions, call this free 24-hour service to discover how HumanaFirst nurses can help. Whether you have an immediate medical concern or need longer-term support, HumanaFirst is your source for health information and guidance.

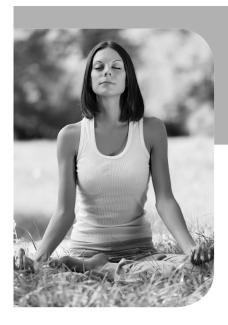
1-800-622-9529

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Let the professionals help you achieve your health goals.

Taking the online Health Assessment is easy: here's 10W.

Please Note: In order to take the Humana Health Assessment (HHA), you must enable pop-up blockers. For Internet Explorer customers, once you have opened the Internet, click on "Tools", then "Pop-up blockers", then "Turn off pop-up blockers". If "Turn on pop-up blockers" is showing, do not click that button.

- Go to kyhealthplan.humana.com. or www.humana.com
- When typing this website into your address bar do not use "www" in front of kyhealthplan.humana.com, it will not work.
- Click on the MyHumana/Health Assessment link.
- If you have not already done so, register at *My*Humana using your member I.D. If you have already registered, enter your Username and Password.
- Click on Health and Wellness, then Health Assessment.
- Click on Launch Humana Health Assessment (HHA) at the bottom of the screen.
- Review Humana's agreement, click "I accept" and then "Next" at the bottom of the screen and begin the HHA.
- You are on your way to wellness!

To take the Health Assessment by phone:

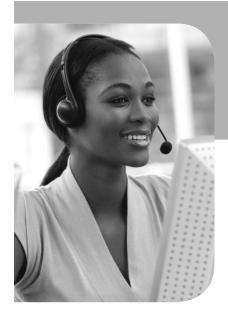
- Have your member ID and date of birth available.
- Dial **1-866-444-6096** and answer the questions.
- Your results will be mailed directly to you.



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Health Assesment_910

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You've taken the health assessment now reap **your reward.**

After completing the HHA, you qualify for a free personal health coach who will help you change your lifestyle and accomplish your health goals. The following programs are offered to you as a benefit of Kentucky Employees Health Plan. Sign up today and let the professionals help you achieve your health goals.

You are invited to enroll in free Health Coaching to receive a personalized action plan and assistance from a phone-based health coach.

Let the professionals help you achieve your health goals.

What is Health Coaching?

A new wellness program for Humana members, Health Coaching offers telephone consultations with a certified health coach on the following topics:

Weight Management: Eight-week program includes bimonthly calls from your coach and personalized meal, exercise, and behavior modification strategies.

Back Care: Receive guidance from your coach on how to manage your back pain through flexibility, exercise, weight loss, and alternative medicine.

Nutrition: Six-week program teaches you how to make smart, satisfying food choices, and how to cook low-fat food.

Stress Management: This program helps you deal with stress resulting from work, school, relationships, and finances.

Tobacco Cessation: Your coach will help you design a personal plan for decreasing your dependency, managing withdrawal, and dealing with cravings.

Easy Access

To register online:

- Go to **kyhealthplan.humana.com** click on *My*Humana/Health Assessment
- Log in to MyHumana or register if you have not yet done so
- Under the "Health & Wellness" tab, choose "Wellness"
- Click on the "Health Coaching" link

If you don't have access to the Internet, register by phone and receive your health coaching information packet and enrollment application in the mail:

- You will need your Humana member ID and date of birth
- Call 1-866-671-4536
- Choose a program



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HealthCoaching_910

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Smoking Cessation Services Are you ready to quit?

You can take advantage of a number of Smoking Cessation programs under the Kentucky Employees' Health plan.

KY Quitline 1-800-QUIT-NOW (800-784-8669)

A phone based counseling service that provides you one-on-one counseling services with a trained smoking cessation counselor.

Cooper Clayton Smoking Cessation Program

A 13-week program led by a certified facilitator who assists you in your journey to becoming a non-smoker with the help of nicotine replacement products, group support and education. To find a class near you visit

http://www.kcp.uky.edu/SpecialInitiatives.html (case sensitive). Scroll down the page and click Current Cooper/Clayton Classes or call 859-219-0772

Identify Your Risk

Understand Hun Your Risk During

Humana Health Coaching

During this 8 week program, your coach will help you design a persona plan for decreasing you dependency, managing withdrawal and dealing with cravings. Register on-line at myhumana.com.

Reduce Your Risk

Summit Health Screening

Identify Your Risk Understand Your Risk Reduce Your Risk

Any group that is participating in an employee wellness program may qualify for freen on-site employee screenings. The screenings are non-fasting and include cholesterol (HDL and LDL), glucose, blood pressure, body fat and BMI.

You need to have a minimum of 20 individuals participating in the screenings and you need to schedule your screenings 6 weeks prior to the event.

For more information contact **Mindy Wallin** at **502-476-5606** or **mwallin@humana.com**.



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Wellness just got a lot easier

KEHPWELL is your one stop shop for KEHP wellness programs, services and information.

You will find Coaching, Assessments, Health Information, what's going on right now and much more. The information you need to reach your full wellness potential is in one user-friendly location.

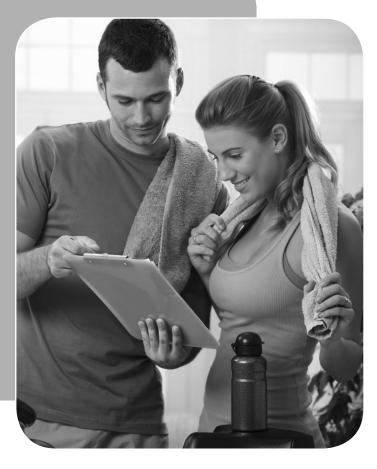
Just log in to access your wellness programs and interact with health coaches. They're here in one convenient location. You'll see how the integrated tools and services make it easy to get on the path to a healthy lifestyle.

KEHPWELL On-line will be here soon, make sure you don't miss out.



To find out more tips for fighting childhood obesity, visit **HealthierGeneration.org**.

GCA09S2HH



Join the fight against childhood obesity

It's no secret – childhood obesity is a growing problem in the United States. Healthier Generation is here to help.

Through collaboration between KEHP, Humana and the Alliance for a Healthier Generation, the new Healthier Generation benefit will offer children and their families strategies to manage their weight.

This new benefit allows for eligible children ages 3-18 to receive four visits to a primary care doctor and four visits to a registered dietitian. These professionals help children and their families establish and maintain a healthy lifestyle.

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Talking to Your Doctor About Diagnostic Imaging



They can often yield the best information about what is happening in your body and can help your doctor decide what to do next. However, because these exams are so technologically advanced, they are very expensive, which can mean large out-of-pocket expenses for you. In addition, many of these exams involve radiation, which can cause cancer. It is important that you work with your doctor to ensure the exam he orders is the best exam for you.

ASK QUESTIONS

By asking your doctor the following questions, you may be able to arrive at a better plan of action—one that will save you time and money and mean less risk.

- Is this exam the only way to find out if something is wrong?
 Sometimes, other exams can provide enough information to make a diagnosis. Ask if a different type of exam is available for your specific case.
- Will the information from the imaging exam change what you do next? Talk with your doctor about the entire plan for treatment. If his plan of action does not depend upon the results of the exam, it is probably not worth having.
- How much risk is involved in the study? Different types
 of diagnostic imaging use different amounts of radiation.
 Therefore, risk levels vary from exam to exam. If the risk is
 high in a prescribed exam, ask your doctor if he can get the
 same information from a type of exam that has a lower risk.
- Does the test use radiation? If so, find out if the settings
 of the machine taking the test can be changed to reduce the
 amount of radiation used, while still providing your doctor
 with the information he needs.
- Will a radiologist be involved in my exam? Involving a radiologist in performing and interpreting your exam may be a good way to assure the best results. Radiologists are highly trained specialists who know how to perform an exam and interpret the results.



Talk with your doctor about the decisions he is making for your care. You both have the same goal—to be sure you receive the best care possible. It's your body—be sure you understand what's happening!

HealthHelp Contact Information:

654 North Sam Houston Parkway East, Suite 340 Houston, Texas 77060

T (281) 447-7000 or (800) 405-4817

F (281) 447-0606

www.healthhelp.com

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GET ACTIVE & GET REWARDS

Need a little motivation, a helpful nudge, to get moving each day? Sign up for Virgin HealthMiles, a fun and rewarding way to get and stay active. The more you do, the better you feel, and the more cash you can earn.

HOW IT WORKS

Do what you like to get active – walk, ride, play with the kids, dance in front of the mirror – and track it all with your GoZone® pedometer. Uploading your steps is a snap, and the more you move, the more "HealthMiles" (points) you'll earn.



Log in to your LifeZone online tracking center to set goals, monitor your progress, watch your HealthMiles add up, and spend your HealthCash.



ABOUT THOSE REWARDS

As your HealthMiles add up, you'll proceed through a series of 5 Reward Levels. You're rewarded when you get there with HealthCash. Spend it on gift cards to lots of national retailers or pocket it as cash. You have 12 months to earn as much as you can, starting on the day you join. Regular, moderate amounts of activity throughout the year will go a very long way... you don't have to be a marathoner to get to Level 5!

*This is your last chance to join one of the rewards packages. Don't miss this great opportunity to get rewarded for being active! We give you two HealthCash rewards packages to choose from:

up to:

\$150 HEALTHCASH - \$6.99/mo. \$300 HEALTHCASH - \$9.99/mo.

(prices do not include \$1.50/mo. pedometer fee for employees and \$2.50/mo. pedometer fee for adult dependents)

* Opportunity for new members to buy up to the one of the rewards packages will end 12/31/10. Members that have joined one of the rewards programs before 1/1/11 will continue to earn rewards throughout 2011.

----- And there's more! Keep reading on reverse.

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MONTHLY HEALTHCASH DRAWINGS

With Virgin HealthMiles, you have the chance to not only earn cash, but to **win** it*, too!

207 winners every month! And the HealthCash you win is yours to spend on gift cards to national retailers like Target and Best Buy or you can just pocket it as cash.

\$500 HealthCash winners

30 \$250 HealthCash winners

75 \$100 HealthCash winners

\$50 HealthCash winners

Here's how you earn entries into the HealthCash drawings:

- For each day you take & upload over 7,000 steps using your pedometer, you earn 1 entry
- · Increase your odds by joining one of the rewards packages:

\$150 package – Entries you earn will **double** \$300 package – Entries you earn will **triple**

*to participate in the drawings, join the HealthMiles program for only \$1.50 per month.

HOW TO JOIN

Employees enrolled in KEHP: www.virginhealthmiles.com/kehpemployees

Dependents of employees enrolled in KEHP: www.virginhealthmiles.com/kehpdependents

Those who've waived KEHP: www.virginhealthmiles.com/getactive (additional fees apply; not eligible for the monthly drawings)

- 1. Enter your personal information
 - Enter the required Personal Information
 - · Choose a Password (at least 8 digits, alphanumerical)
 - Click Continue
 - Enter your Credit Card Information

2. Confirm

- Review your Personal Information for accuracy
- Accept the Membership Agreement and Privacy Policy
- Click Submit
- 3. Download the pedometer software from the link provided
- 4. Complete Account Setup
 - Log into your account with your member ID and password
 - Complete the "Manage Account Page" and confirm your shipping address for you FREE pedometer
 - Click Submit and the pedometer will be delivered in 5 -7 work days
- 5. Activate your GoZone pedometer once you receive it using the USB cable provided and enter information requested
- 6. **GET MOVING!**



Questions ? Call VIRGIN HEALTHMILES CUSTOMER SERVICE: 1-866-852-6898



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It's free. It's private. It's just for you.

These programs are a partnership between Kentucky Employees' Health Plan, Humana and ActiveHealth Management, a company that helps people across the country lead healthier lives. You are protected by all federal and state privacy laws.

If you are having a baby or have one of these conditions, you can work with a nurse.

Heart and Blood Vessel Conditions

Blood clots
Disease of leg arteries/PAD
Heart attack and angina
Heart failure
High blood pressure
High cholesterol
Stroke

Diabetes

Lung Conditions

Asthma COPD

Stomach and Intestine Conditions

Chronic hepatitis B or C Crohn's disease GERD/gastric reflux disease Stomach ulcers Ulcerative colitis

Kidney Conditions

Chronic kidney disease Kidney failure

Cancer

Breast
Colon
Leukemia
Lung
Lymphoma
Prostate

Bone and Joint Conditions

Arthritis Chronic back pain Chronic neck pain Osteoporosis

Neurologic Conditions

Migraines
Parkinson's disease
Seizures

Healthy Aging - 65+

Weight Management

Overweight/obesity

Other

Cystic fibrosis HIV Sickle cell anemia

Programs are available for children and teens with the following conditions

Asthma
Diabetes
Cystic fibrosis
High blood pressure
Sickle cell anemia
Weight management/obesity

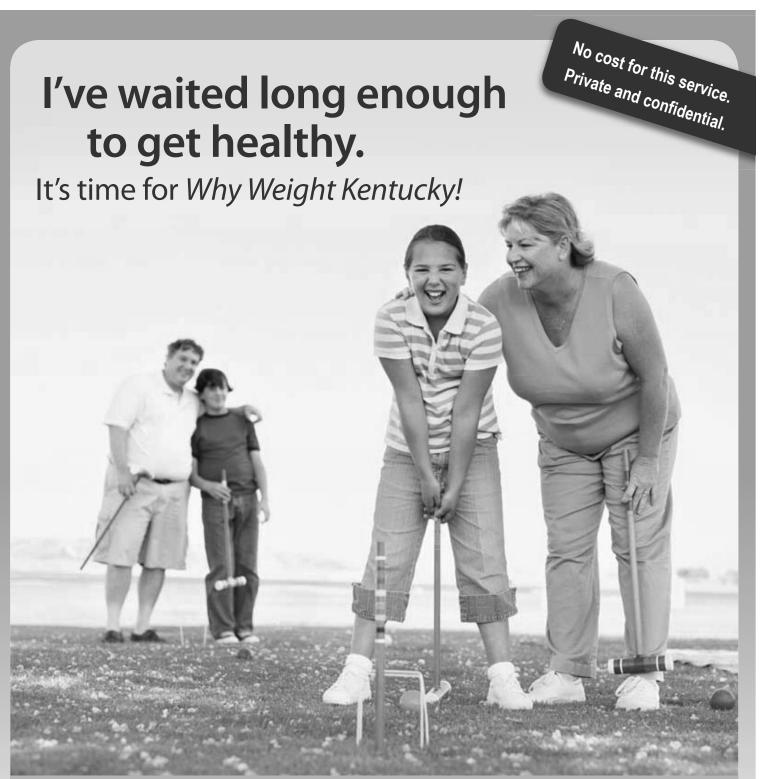
Call today! 1-877-KY-SPIRIT (1-877-597-7474)







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The WHY WEIGHT KENTUCKY program helps me:

- $\bullet \ \ \text{Work over the phone with a dedicated nurse} \ \bullet \ \ \text{Stick with my doctor-recommended weight loss plan}$
- Create customized exercise and healthy eating plans

Call to see if you are eligible:

1-800-KY-SPIRIT







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Living with diabetes can be a hassle.

Getting the support I need is anything but.

If you are a Kentucky Employees' Health Plan member, living with diabetes day after day can be a challenge. But there are things you can do to make it easier.

You can get help and support from a registered nurse who will work with you over the phone. And you can talk to your nurse coach as often as you like.

It's all part of a confidential program called Informed Care Management, which is included in your medical plan at no extra cost.

Your nurse coach will work with you to help you:

- Keep your blood sugar in a safe range
- · Eat healthy meals and snacks
- · Find exercise that's right for you
- Fit blood sugar checks into your daily routine
- Know what to do about high and low blood sugar
- · Recognize early signs of complications
- Know when you should call your doctor
- Understand the importance of screening tests

To start working with a nurse coach, call toll-free: 1-877-KY-SPIRIT

(1-877-597-7474)

Monday-Friday, 8:30 am-9 pm Eastern time Saturday, 9 am-2 pm Eastern time



Who can we help?

- Our nurses can help make it easier to live with:
 - Type 1 Diabetes
 - Type 2 Diabetes
- We have programs for:
 - Adults of all ages
 - Children and teens, ages 2–18







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Savings Center:

One more reason to **choose** Humana

As a Humana member, you get savings on products and services that may make it easier to stay healthy. Through the Savings Center, you can take advantage of the following discounts as often as you like:

Vision discount programs

EyeMed, 1-866-392-6056, (routine exams, frames, lenses, contacts, and laser correction) TruVision, 1-877-580-2020, (laser correction)

Follow these steps to receive your EyeMed discount:

- Visit Physician Finder Plus tool on **kyhealthplan.humana.com** and select EyeMed Vision.
- Tell the EyeMed provider you are a Humana member with EyeMed Vision benefits.
- Use the generic discount ID card found at the bottom of this page, or present your Humana ID card.
- There are no claims to file. The discount will be applied directly to your purchase.

Your personal information will not be in the EyeMed system.

EyeMed Discount Schedule

Vision Care Services	Your Cost	Vision Care Services	Your Cost
Routine exam Contact lens exam	\$5 discount \$10 discount	Conventional Contact Lenses: (<i>Discount applied to materials only</i>)	15% off retail price
Standard Plastic Lenses (per pair): Single Vision Bifocal Trifocal	\$50 \$70 \$105	Laser Vision Correction: Lasik or PRK from U.S. Laser Network	15% off retail price or 5% off promotional price
		•Note: A \$100 deposit per eye is due upon scheduling your treatment date. This deposit will be credited toward the ending balance of services rendered. For a more in-depth explanation on how to utilize your benefits, please visit eyemedvisioncare.com.	

Member cost is \$15 higher in AK, CA, HI, OR, WA

Lens Options: UV Coating Tint (Solid and Gradient) Standard Scratch-Resistance Standard Polycarbonate Standard Progressive* (Add-on to Bifocal) Standard Anti-Reflective Coating Other Add-Ons and Services	\$15 \$15 \$15 \$40 \$65 \$45 20 % discount	Frequency: Examination Frame Lenses Contact Lenses	Unlimited Unlimited Unlimited Unlimited
Frames:	35% off retail price		

^{*}The cost for Premium Progressive lenses equals the Standard Progressive lens retail price plus a 20 percent discount on the balance over this price.

Cut out this card and keep it in your wallet for handy reference.

HUMANA
Vision Discount Card

SUBSCRIBER NAME:
SUBSCRIBER ID:
VISION: EyeMed
ANSI/BIN# 610649

For more information, call EyeMed: 1-866-392-6056

This discount program is **not** part of your insurance. Discounts are only available at participating providers.

HUMANA.

Guidance when you need it most

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You receive a 20 percent discount on remaining balance at participating providers beyond plan coverage, which may not be combined with any other discounts or promotional offers. Discount doesn't apply to provider professional services or disposable contact lenses. Retail prices may vary by location.

EyeMed plan limitations/exclusions:

- Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing
- Aniseikonic lenses
- Medical and/or surgical treatment of the eye, eyes, or supporting structures
- Corrective eyewear required by an employer as a condition of employment
- Services provided as a result of any workers' compensation law, or similar legislation, or required by any governmental agency or program whether Federal, state or subdivisions thereof
- Plan nonprescription lenses and nonprescription sunglasses (except for 20 percent discount)
- Services or materials provided by any other group benefit providing for vision care
- Discount on all frames available except when prohibited by the manufacturer.

TruVision Discount Program

TruVision offers traditional and custom LASIK procedures to correct vision problems such as nearsightedness, farsightedness, and astigmatism. Through agreements at more than 200 laser centers across the United States, TruVision can offer the laser procedure for less than \$1,000 per eye. The services included in their price are:

- A telephone screening
- A comprehensive eye exam
- The LASIK procedure on an FDA-approved excimer laser
- Postoperative care
- A retreatment warranty

To schedule a preoperative exam, determine price, find a laser location in your area, or get more information, please call **1-877-580-2020** to speak with a Customer Service representative.

Complementary and Alternative Medicine (CAM) discount program

CAM discount services are provided by The American WholeHealth (AWH) network, which includes more than 25,000 practitioners.

You don't need a referral to visit a participating massage therapist, acupuncturist, or chiropractor, since the CAM program isn't part of your health coverage. However, certain CAM services are covered by some Humana health plans, so be sure to use your insured benefits whenever possible. You may visit AWH network providers as often as you like, although we encourage you to let your doctor know about any CAM treatment you're considering.

To access CAM services, first select a provider through the health and wellness link of the Savings Center section of *My*Humana on **kyhealthplan.humana.com** or call the number on the back of your Humana ID card. Then, at the time of service, simply present the Humana discount card shown on the front of the page to receive the specified discount. It's that easy!

Stretch your health care dollars

Humana's Savings Center programs offer you simple ways to stretch your healthcare dollars and save on products and services that may help you stay healthy.





These discount programs are not part of your insurance product. Discounts are only available at participating providers. Service providers are solely responsible for the provision of products and services. Humana and it's affiliates are not liable for product defects, provider negligence or other errors in the delivery of discount products or services. The administered benefits that make these discount services available are administered by Humana Insurance Company.

Please refer to your Summary Plan Description for more information on the company providing your benefits.

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You're Expecting. Congratulations!

We've got some exciting news too.

As part of your health benefits, we invite you (or your spouse) to participate in ActiveHealth Maternity!

It's One-on-One Help for You and Your Baby

Regular phone calls from a personal nurse will help you stay healthy during pregnancy and help you avoid problems and complications.

Someone You Can Turn to for Advice

ActiveHealth Maternity gives you direct access to your own nurse who can help you with the changes you experience during pregnancy. Your nurse can help you:

- ✓ Follow a healthy diet and lifestyle
- ✓ Understand your prenatal tests and the results
- ✓ Find a specialist if you need one
- ✓ Recognize the signs of early labor
- ✓ Take care of yourself and your newborn after delivery
- ✓ And much more!

How It Works

On your first call you'll get to know your nurse. Your nurse will set up some telephone appointments to check in from time to time. You can call your nurse whenever you have a question and as often as you like.

It's a Free Benefit—But You Have to Sign Up

This benefit is free as part of your healthcare coverage. But you need to call 1-877-KY-SPIRIT (1-877-597-7474) to get started. Nurses are available Monday–Friday, 8:30 am–9 pm and Saturday, 9 am–2 pm, Eastern time.

This program is entirely confidential. And remember, the sooner you call, the sooner ActiveHealth Maternity can be a helping hand for you and your growing family.



Call now to sign up and we'll send you a free copy of *Baby and Me*, a book packed with helpful information about pregnancy.

Call 1-877-KY-SPIRIT!

(1-877-597-7474)

Monday–Friday 8:30 am–9 pm Eastern time Saturday 9 am–2 pm Eastern time







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- > Wellness Calendar: A monthly health calendar that can be sent to your site via e-mail, upon request.
- > **HumanaFirst:** Whether your concern is immediate or long term, nurses are available to you at no cost. Every day around the clock.
- > **Humana Health Assessment:** 10-15 minute questionnaire that will assess your health.
- > Virgin Health Miles: An incentive based pedometer program. Employees can win cash as they walk their way through the day.
- > **Health Coaching:** Certified coaches that will work with you to create healthy behavior change.
- > Condition Management: Nurse coaches will work with employees to help them understand, manage and treat their condition, to optimize everyday health.
- > **Screenings:** Free on-site screenings are available to your staff. These 15 minute screenings will check cholesterol, glucose levels, body fat, blood pressure and BMI.
- > **Presentation:** Humana staff is available to speak to your staff regarding wellness benefits offered under the KEHP benefit plans. Topics include stress, nutrition, weight and physical activity.

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